

April 5, 2006

Dear Martin J. Gruenberg, Acting Chairman & FDIC Board of Directors,

I plead with you to prohibit such a disgraceful corporation as Wal-Mart to be permitted to hold a banking charter. Living in a small community where the job market is already low, I have previously witnessed many corporations such as Wal-Mart, drive out local businesses. I would hate to have the small town bank I currently use wiped out due to this monstrous corporation.

As statistics show Wal-Mart has been the cause of millions of lost jobs and seems to sustain this nation's current poverty levels so as to not allow the "blue collar" worker to succeed, but merely get by. The jobs that Wal-Mart does create are reprehensible! They exploit their employees by not providing a living wage or decent health benefits, which only continues to further their employees' demise.

I do not believe Wal-Mart has ethics in their current endeavors and cannot imagine what they could do if they were permitted to control our money.

Wal-Mart currently has a monopoly and does not need further assistance in demolishing our communities by not providing loans to small businesses or citizens needing assistance and am certain would charge outrageous interest rates and/or fees if they did! My husband is a small business owner, which if not for our local bank would not exist. Wal-Mart already takes away our patrons please do not allow them to take the remainder of our economy.

Sincerely,

Desiree Russo